

# RETIREMENT PLANNING SEMINARS

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For State and County Employees  
age 50 and over  
Fall 2006



Presented By



## Ready or not, retirement is coming!

The happiness and productivity of your retirement years depend largely upon your outlook as you approach retirement. You can expect to live 15 to 20 years or more after age 65, but in order to make the most of those years, planning is necessary.



As a member of the Nebraska State and County Employees Retirement Systems, NPERS invites you to attend a Retirement Planning Seminar coming soon to a town near you!

### 2006 FALL SEMINAR SCHEDULE

<u>Gering</u> Wednesday, September 13 Civic Center 1050 M Street	<u>Fremont</u> Wednesday, October 4 Holiday Inn Express 2415 N. Lincoln Ave.	<u>Lincoln</u> Thursday, September 7 Thursday, October 12 Wednesday, November 29 Thursday, November 30 Wednesday, December 6 Firefighter's Hall 241 Victory Lane
<u>Omaha</u> Wednesday, September 20 Metro Comm. College - ITC Bldg. 2707 Babe Gomez Avenue	<u>Kearney</u> Wednesday, November 1 Holiday Inn Express 508 2nd Avenue S.	
<u>Valentine</u> Wednesday, September 27 Holiday Inn Express 803 E. Hwy. 20	<u>North Platte</u> Thursday, November 16 Holiday Inn Express 300 Holiday Frontage Rd.	
<u>Grand Island</u> Tuesday, October 17 Tuesday, October 31 Holiday Inn Midtown 2503 S. Locust	<u>Norfolk</u> Wednesday, November 8 Northeast Comm. College Lifelong Learning Center 801 E. Benjamin	<p>Maps for seminar locations are available from seminar calendar on our website: <a href="http://www.npers.ne.gov">www.npers.ne.gov</a></p>

Schedule - Registration begins at 8:00 a.m. Each session starts promptly at 8:30 a.m. and ends by 3:45. Lunch is provided at 12:00 p.m.

Registration Fees - \$15.00 for members and \$15.00 for a spouse or guest attending with a member. This fee includes materials, lunch and refreshments.

Cancellation Policy - A minimum of 15 participants is required for a meeting to be held. If a meeting is cancelled by NPERS, registrants will be notified as soon as possible and offered an opportunity to attend another meeting or receive a refund.

Refund Policy - To receive a refund of your registration fees, NPERS must be notified of any cancellations or changes at least 3 working days prior to the seminar date. (No exceptions)

Fast, Easy Registration - Complete the registration form at the right and return it to NPERS along with your check.

FYI - Dress is casual. Room temperatures vary, so bring a sweater. You may bring your most recent account statement (not required).

NOTE: Interpreter for deaf/hard-of-hearing provided upon request (subject to availability). \*

## SEMINAR AGENDA

### Your Pension Plan

- ◆ How it Works
- ◆ Benefit Options
- ◆ Requirements

### Social Security

- ◆ Eligibility
- ◆ When to Apply

### Adjusting to Retirement

- ◆ Emotional/Physical
- ◆ Social

### Health Insurance

### Financial Management

- ◆ How Much Is Enough
- ◆ Accumulation Techniques
- ◆ Tax Wise Alternatives
- ◆ Investments
- ◆ Investment Risk Tolerance

### Estate Planning

- ◆ Reduce Taxes
- ◆ Choose Your Personal Representative
- ◆ Distribute Personal Property
- ◆ Will/Trust

**REGISTER NOW! SPACE IS LIMITED!**

Pre-registration is required at least one week prior to seminar.

Complete and detach the registration form below and return with your check to:

Nebraska Public Employees Retirement Systems  
Seminar Registrations  
P.O. Box 94816  
Lincoln, NE 68509-4816



## 2006 RETIREMENT PLANNING SEMINARS

Please check the box for the meeting you plan to attend:

#### Gering

☐ September 13

#### Kearney

☐ November 1

#### Fremont

☐ October 4

#### Lincoln

☐ September 7

☐ October 12

☐ November 29

☐ November 30

☐ December 6

#### Omaha

☐ September 20

#### Norfolk

☐ November 8

#### Grand Island

☐ October 17

☐ October 31

#### Valentine

☐ September 27

#### North Platte

☐ November 16

Name \_\_\_\_\_ S.S.# \_\_\_\_\_ Date of Birth \_\_\_\_\_

Spouse/Guest \_\_\_\_\_ S.S.# \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Employer \_\_\_\_\_ Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

Spouse's Employer (if member) \_\_\_\_\_

Cost is \$15.00 per person. Enclosed is my check in the amount of \$\_\_\_\_\_ for \_\_\_\_\_ Member(s) and \_\_\_\_\_ Guest.

NOTE: Please make checks payable to: Nebraska Retirement Systems  
Notice: A \$20.00 fee will be charged on all returned checks.

\* ☐ Check here if interpreter is required.

#### FOR OFFICE USE ONLY

Check # _____	Date _____
Amount \$ _____	
Plan _____	

## IMPORTANT INFORMATION

To be eligible to attend the Preretirement Seminars, you must be age 50 or over and participating in the Nebraska Retirement Systems.

The law instituting the program says, "The employer shall provide each eligible employee leave with pay to attend up to two preretirement planning programs." According to this law, "...leave with pay means time off paid by the employer and shall not mean vacation, sick, personal, or compensatory time." You may choose to attend a seminar more than twice, but such leave is at your expense and your absence is at the discretion of your employer. The law allowing a member to attend twice is not retroactive and therefore will not include attendances prior to September 9, 1995. See Neb. Rev. Stat. § 84-1511 for further details.

If you would like to attend the seminar, please complete the enclosed registration form and return to NPERS as soon as possible.

For more information, contact: Nebraska Public Employees Retirement Systems  
1221 N Street, Suite 325  
P.O. Box 94816  
Lincoln, NE 68510  
402-471-2053 or toll free 1-800-245-5712

Register Now,  
Space is Limited!



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age 50 and over

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Presents

Nebraska Public Employees Retirement Systems  
P.O. Box 94816  
Lincoln, NE 68509-4816  
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